

Letter to my children

Early to bed and early to rise makes a man healthy wealthy and wise. These are words that Benjamin Franklin used in Poor Richard's Almanac in 1735. The phrase is an old English phrase from the 15th century that points to some of what it takes to have success in life. I want you to find success in life, so I want to pass what little knowledge I have about what makes a person healthy wealthy and wise on to you.

Healthy

What does it take to be healthy? I have heard it said that here in the United States we spend more money on Healthcare per person than any other nation on earth and yet we are not healthy. Over 630,000 people die of heart disease every year, over 600,000 people die of cancer every year and thousands more die from strokes or diabetes or autoimmune disorders. We look to medicine to solve our problems, but all medicine can do is cover up symptoms, and occasionally save our lives. What we call health care should be called disease care and injury care. Don't get me wrong I'm very grateful for medical science. I contracted Rocky Mountain Spotted Fever some thirty years ago and if they hadn't pumped tetracycline through my veins I would have died. So I am very grateful for medicine and doctors and hospitals. But I also recognize their limitations. They can save your life and give you another chance at life, but a doctor cannot make you healthy. You must take the responsibility for that yourself.

So what makes you healthy? Dr. Joel Fuhrman, author of Eat To Live, says that nutrition is the key to good health. He uses the formula $H = N/C$. H stands for health, N stands for nutrients, and C stands for calories. In other words your health will be equal to the nutrients that you consume divided by the calories that are in those Foods. He recommends what he calls a nutritarian diet which consists of nutrient dense foods that don't have very many calories in them. These Foods all come from the garden or the orchard or the grain fields. And to be nutritious they need to be in as natural a state as possible.

When foods are refined many of the nutrients are lost. When flour is refined it is stripped of it's nutritional value. They may add a few vitamins back and call it enriched, but it is just a shell of what it was and has very little nutritional value. Good nutrition comes from whole plant foods. Dr. Colin Campbell PhD calls it a whole foods plant-based diet.

Dr. Campbell conducted an epidemiological study over in China to find what the correlation between diet and disease is. He talks a lot about this study and other studies that he has conducted through his life in the book The China Study. One of the more interesting things that he talks about is his study of animal proteins and how they promote cancer growth. He conducted a study where test animals were exposed to carcinogens and then one group fed a diet consisting of 5% animal protein and another group a diet of 20% animal protein. The group that was fed the 5% did not develop cancer. The group fed the 20% all developed cancer. He found that he could turn cancer on and off by raising and lowering the amount of animal protein in the diet. He repeated the same test using plant proteins but could not turn the cancer on with plant proteins.

You might wonder how you will get your protein, or how you would get your calcium if you don't use dairy products or eat meat. But I can assure you that there's plenty of protein and plenty of calcium in plant Foods.

Another part of being healthy is to avoid harmful things. Don't put things into your body that are going to cause harm such as cigarettes and drugs and refined carbohydrates and alcohol. These things can steal your health from you and shorten your life. You should also get plenty of good rest. Your body needs this rest to repair itself. With plenty of rest you will feel better and you will be more productive in the things that you want to do.

Exercise is also very important. You've heard the expression use it or lose it? Well it is very true. So get plenty of exercise. and the last thing that will protect your health is don't do stupid stuff. I will let you figure out what that means. Don't put yourself at unnecessary risk in the things you do.

So what will make you healthy? Here's the list. Adopt a whole foods plant-based diet to supply excellent nutrition. Avoid harmful things like refined carbohydrates drugs cigarettes alcohol. Get plenty of rest. Get plenty of exercise. And don't do stupid stuff. My wish is for you to be healthy.

Wealthy

The first principle of finance that you must understand is that Love Makes the World Go Round but everything else costs money. The second rule of finance is that there are only three ways to get money. You could steal it, that would make you a thief. You can beg for it, and that would make you a beggar. Or you can earn it, and that would make you a useful part of society. I would suggest the latter of the three.

Earning money requires you getting a job. Since life is a full-time activity, I would suggest getting a full-time job. Part time jobs are for those who can only dedicate a small amount of time to working, somebody like a student who has other responsibilities or a mother who has to take care of her children or some other circumstance that only allows you to work for a small amount of time. It would be useful if your full-time job offers you benefits like vacation time, holidays, health insurance or other perks that you would have to pay for out of your pocket if they did not offer them.

Another thing you should know about your financial life is that there are four stages to it. The first stage is what I would call an establishment stage. This is where you learn to live within your means, earn your living, pay your bills on time, and basically get your feet underneath your self, in other words establish your independence.

The next stage I will call the accumulation stage. This is the stage where you save and invest money to pay for the day when you no longer work. It would be great if you had a job that you never planned to retire from, but the day may come when you either can't work, or you want to do other things instead. In retirement the laws of finance still apply. Love makes the world go round and everything else still costs money. And that money will have to come from somewhere. Saving money while you're working is the only way to prepare to retire someday. It will take an entire work lifetime to save enough to retire someday. I would suggest saving on a percentage basis. Save 2-3% of your earnings each pay, and up the amount each time you get a raise. If your employer offers a 401k or other retirement plan save enough to take advantage of their match. If they do not offer a match, you will still need to save. The best time to start saving for retirement is today. The number one reason people do not have enough money to retire on is procrastination. The earlier you start to save, the more time that money has to grow, and the more prepared you will be for the day when you want to retire.

The third stage of your financial life is to manage your resources while you are retired. You do not want to run out of money before you run out of life. One question is how much money do I need to retire on? The answer to that question depends on how long you live. Since no one knows how long they are going to live you have to plan to live a long long time. So save as much as you can, invest wisely, and plan on living a long long time. Don't think of the money you have saved as money you can spend. Instead think of that money as what will earn income for you in the future. The help of a financial adviser can help both in accumulating assets as well as preserving them for your income in retirement. Protect your assets from calamities such as accidents or illness also.

Stage 4 of your financial life has to do with making sure that your assets go to the places you want them to go when you were gone. Make a will. If you don't think you have enough of an estate to have a will, you are wrong. Everybody has an estate. Two wills would be good. One will to let your wishes be known if you were to become incapacitated in any way. This is known as a living will. And a will to give instructions on how to distribute your assets in the way that you want when you are gone.

There are also trusts that can be set up to protect your assets and make sure they go where you want them to instead of being eaten up in taxes and legal fees. The guidance of a financial adviser would be advisable.

Wise

What does it mean to be wise? Wisdom is nothing more than making right choices. Life is full of choices, and choices have consequences, some to your benefit and some to your detriment. Your choices can also affect others around you. So making good choices becomes a very important part of life.

How do you learn to make the right choices? Some choose to learn by trial-and-error. That is called the School of Hard Knocks. Most of us have insisted upon attending that school, because we don't want other people telling us what to do with our lives. We like to be in control of our lives, or at least think we are. As free moral agents we each have the right to make our own choices. Bear in mind though that choices have consequences. Another way to learn to make good choices is through the experiences of others. By learning from other people's mistakes we can avoid those mistakes ourselves.

Ultimately our decisions come down to what we believe is right and wrong, and that can vary from person to person or from society to society. So what is the standard of right and wrong? I cannot speak for everybody. I can only speak for myself, and the standard of right and wrong that I hold to is found in God.

I believe that God exists. Why do I believe that? I believe in God's existence because it's the only way I have found to make sense of the things in this world. When I consider how our planet is strategically placed in a solar system around a star of exactly the right intensity to keep us warm, the perfect distance away, that we have a nearly circular orbit around that star, that our axis is tilted to give us seasons, that our moon is the perfect size and distance from the Earth to work in concert with our Sun to create tides, it amazes me. A larger moon could cause destructive tides, while a smaller moon would allow the oceans to stagnate. When I consider the elements of this Earth, the water, the atmosphere, the minerals I marvel at how everything is perfect for life to exist. When I think of how everything on this Earth is fed through the process of photosynthesis, it is mind-boggling. Without all of these things and more being perfectly balanced and working in concert, life could not exist. Life itself is a mystery as well. Even if you have all of the physical elements for a creature or a plant there's no way for us to bring it to life. Life seems to be above and beyond the physical structure of things. Even the natural attraction of acids to bases is overridden by life. Not until death do acids and bases act in their natural way, returning the plants or animals back to their natural elements. We call that decomposition. When I think of all of these things I have a hard time imagining how any, let alone all of these things, could have happened by blind random chance or natural processes. Nature trends from order to chaos not from chaos to order. The only logical rational explanation that I can come up with is that there truly is a God who has done these things. The Bible says in Proverbs 9:10 that the fear of the Lord is the beginning of wisdom and knowledge of the Holy One is understanding. This is where true wisdom comes from.

Whether you believe the same as me or not does not effect my love for each of you. You are my children, and I love you unconditionally. I wrote this letter to share a little of what I have learned over the years, with the hope that these things can benefit you. I by no means have exhausted any of the topics in this letter. This is an open letter you can share with anyone you choose. If you want to talk about anything, just ask. Above all things please remember that I Love you.

Love,
Dad

A handwritten signature in black ink that reads "Dad". The signature is written in a cursive, flowing style. The word "Love," is printed in a simple sans-serif font above the signature, and the word "Dad" is printed below it.